

B1 (Official Form 1)(1/08)

**United States Bankruptcy Court
Northern District of Illinois**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Guerra, Christina M	Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-8469	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)	
Street Address of Debtor (No. and Street, City, and State): 22605 S. Donna Ave. Channahon, IL	Street Address of Joint Debtor (No. and Street, City, and State):	
ZIP Code 60410	ZIP Code	
County of Residence or of the Principal Place of Business: Will	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):	
ZIP Code	ZIP Code	
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13
	Tax-Exempt Entity (Check box, if applicable)	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box)
Filing Fee (Check one box)	Chapter 11 Debtors	
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	

Statistical/Administrative Information

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 - Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	

Estimated Assets

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million \$100,000,001 to \$500 million \$500,000,001 to \$1 billion More than \$1 billion

Estimated Liabilities

\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$100 million \$100,000,001 to \$1 billion \$1,000,000,001 to \$500 million \$500,000,001 to \$1 billion More than \$1 billion

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Guerra, Christina M
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/ Stephen J. West, Atty. January 18, 2008 Signature of Attorney for Debtor(s) (Date) Stephen J. West, Atty. 02989794
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Christina M GuerraSignature of Debtor **Christina M Guerra****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 18, 2008

Date

Signature of Attorney***X /s/ Stephen J. West, Atty.**

Signature of Attorney for Debtor(s)

Stephen J. West, Atty. 02989794

Printed Name of Attorney for Debtor(s)

Stephen J. West

Firm Name

628 Columbus Dr.**Rm. 102****Ottawa, IL 61350**

Address

815-434-7250 Fax: 815-434-0951

Telephone Number

January 18, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Guerra, Christina M**Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Christina M Guerra

Debtor(s)

Case No.
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Christina M Guerra
Christina M Guerra

Date: January 18, 2008

United States Bankruptcy Court
Northern District of Illinois

In re Christina M Guerra

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

- a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT STILL OWING
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None

- b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

- c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

- None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None ■	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

	NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ■ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ■ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ■ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

	NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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10. Other transfers

- None ■ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
--	---------------	-----------------------

18 . Nature, location and name of business

- None ■ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	-------------------------------

- None ■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or

owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

- None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

- None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	--

21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
---	-----------------------------------	--

24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

- None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 18, 2008

Signature /s/ Christina M Guerra
Christina M Guerra
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Northern District of Illinois**

In re **Christina M Guerra**,
Debtor

Case No. _____
Chapter **7** _____

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,770.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	29		46,257.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,426.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,395.00
Total Number of Sheets of ALL Schedules		40			
		Total Assets	1,770.00		
			Total Liabilities	46,257.00	

**United States Bankruptcy Court
Northern District of Illinois**

In re **Christina M Guerra**

Case No. _____

Debtor

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,426.00
Average Expenses (from Schedule J, Line 18)	1,395.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	110.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	46,257.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	46,257.00

In re

Christina M Guerra

Case No. _____

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Christina M Guerra, Case No. _____, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	-	10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account - Meta Bank	-	100.00
		Savings account - HSBC Direct	-	20.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods, furniture & furnishings.	-	600.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel	-	40.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
Sub-Total > (Total of this page)				770.00

2 continuation sheets attached to the Schedule of Personal Property

In re

Christina M Guerra

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total >
(Total of this page)

0.00

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re

Christina M Guerra

Case No. _____

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Chevrolet	-	1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	1,000.00
(Total of this page)	
Total >	1,770.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Christina M Guerra, Case No. _____
Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Other Exemptions</u>			
The necessary wearing apparel, bible, school books and family pictures of the debtor, Christina M Guerra and the debtor's dependants;	735 ILCS 5/12-1001(a)	40.00	0.00
Personal property, household goods, furnishings, funds held by employer, funds on deposit, tax returns, other property listed on Schedule B not otherwise claimed as exempt.	735 ILCS 5/12-1001(b)	4,000.00	0.00
The debtor's interest not to exceed \$2,400 in value in any one motor vehicle.	735 ILCS 5/12-1001(c)	2,400.00	0.00
		Total:	6,440.00
<u>0</u>	continuation sheets attached to Schedule of Property Claimed as Exempt		0.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL		UNSECURED PORTION, IF ANY
							T	I	
Account No.									
			Value \$						
Account No.									
			Value \$						
Account No.									
			Value \$						
Account No.									
			Value \$						
Subtotal (Total of this page)									
Total (Report on Summary of Schedules)								0.00	0.00

0 continuation sheets attached

In re

Christina M Guerra

Case No. _____

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re Christina M Guerra,
Debtor

Case No. _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. 0001845 A-Beep 452 N. Chicago St. Joliet, IL 60432-1749	-	Claim was incurred for services.		X		55.00
Account No. Multiple accounts Alex Spadoni, MD 210 N Hammes Ave Suite #108 Joliet, IL 60435	-	Claim was incurred for services.		X		670.00
Account No. 0732531572 America Online GPO PO Box 29593 New York, NY 10087-9593	-	Claim was incurred for servcies.		X		100.00
Account No. 502205 American Credit Educators % ACE 2000 S Colorado Blvd Tower One Suite 3300 Denver, CO 80222	-	Claim was incurred for balance due on account.		X		301.00
28 continuation sheets attached			Subtotal (Total of this page)			1,126.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. 1001047		Claim was incurred for balance due on account.		X		49.00
American Fair Credit Assoc. 3190 S. Wadsworth Blvd. Suite 100 Denver, CO 80227	-					
Account No. 815 774-0415 130 5		Claim was incurred for services.		X		436.00
Ameritech PO Box 4520 Carol Stream, IL 60197	-					
Account No. 8157234502356		Claim was incurred for services.		X		1,172.00
Ameritech Consumer Svcs. % McAllister & Assoc. Inc. PO Box 59067 Schaumburg, IL 60159-0067	-					
Account No. 513036		Claim was incurred for services.		X		1,172.00
Ameritech FACC Illinois % Collecto/Credit Pac PO Box 608 Tinley Park, IL 60477-0068	-					
Account No. Multiple accounts		Claim was incurred for services.		X		64.00
Associated Pathologists of Joliet 330 Madison St. Ste. 200A Joliet, IL 60435	-					
Sheet no. 1 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,893.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. Multiple accounts		Claim was incurred for services.				
Associated Radiologists JOliet P.O. Box 3837 Springfield, IL 62708	-			X		6.00
Account No. 135296191		Claim was incurred for consumer goods.		X		
At Home Professions % Oxford Mgmt. Services CS 9018 Melville, NY 11747	-			X		765.00
Account No. 8050101955757172		Claim was incurred for consumer goods.		X		
Axsys National Bank P.O. Box 2900 Saint Cloud, MN 56395	-			X		189.00
Account No. 4431-1860-0224-5544		Claim was incurred for consumer goods and services.		X		
Bestbank PO Box 3875 Abilene, TX 79604-3875	-			X		864.00
Account No. 4431-1860-0224-5544		Claim was incurred for balance due on account.		X		
Bestbank PO Box 3875 Abilene, TX 79604-3875	-			X		604.00
Sheet no. <u>2</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		2,428.00	

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 1250001604		Claim was incurred for consumer goods.				
Big Lots % United Creditors Alliance Corp. 670 Morrison Rd. Gahanna, OH 43230	-			X		199.00
Account No. 726915407		Claim was incurred for collection account.		X		
Blair Corporation 220 Hickory St. Warren, PA 16365	-			X		120.00
Account No.		Claim was incurred for consumer goods.				
Blair Credit Servcies 307 Liberty St. Warren, PA 16366	-		X			115.00
Account No. 0501723021723056		Claim was incurred for consumer goods.				
Blockbuster Video-17230 1800 W. Jefferson St. Joliet, IL 60435-6616	-		X			66.00
Account No. 8313208145		Claim was incurred for consumer goods.			X	
BMG Music Service P.O. Box 91545 Indianapolis, IN 46291	-				X	66.00
Sheet no. <u>3</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		566.00	

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 5781420881		Claim was incurred for consumer goods.			X	
Book of the Month Club % North Shore Agency PO Box 8901 Westbury, NY 11590-8901	-					21.00
Account No. 4121-7422-4292-2477		Claim was incurred for consumer goods.			X	
Capital One F.S.B. PO Box 34631 Seattle, WA 98124-1631	-					586.00
Account No.		Claim was incurred for services.			X	
Cardiology Interpretation II PO box 432 Channahon, IL 60410-0432	-					2.00
Account No.		Claim was incurred for consumer goods.			X	
Casey's General Store 25250 W. Eames St. Channahon, IL 60410	-					121.00
Account No.		Claim was incurred for consumer goods.			X	
Casey's General Store % Trac-A-Chec, Inc. PO Box 2764 Davenport, IA 52809-2764	-					123.00
Sheet no. 4 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			853.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 19840309650802N		Claim was incurred for consumer goods.				
Casey's General Stores % CRA Security Systems PO Box 67555 Harrisburg, PA 17106-7555	-			X		38.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Central Professional Grp 210 N Hammes Suite 103 Joliet, IL 60435	-			X		130.00
Account No.		Claim was incurred for consumer goods.				
Checkcare Systems PO Box 1542 Homewood, IL 60430	-			X		40.00
Account No.		Claim was incurred for balance due on account.				
Chicago Sun Times Circulation % Biehl & Biehl P O Box 87410 Carol Stream, IL 60188-7410	-			X		11.00
Account No. 20986357		Claim was incurred for consumer goods.				
Chicago Tribune % Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606	-			X		26.00
Sheet no. 5 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			245.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 90750299		Claim was incurred for consumer goods.			X	233.00
Cigarettes Cheaper % Law Offices of Paul R. Stassinos PO Box 2240 Fair Oaks, CA 95628	-					
Account No. G242765		Claim was incurred for parking ticket.		X		5.00
City of Joliet Parking Meter Bureau 150 W. Jefferson St. Joliet, IL 60432	-					
Account No. 91074397778		Claim was incurred for consumer goods.		X		140.00
Columbia House % Dymacol 3070 Lawson Blvd. PO Box 9017 Oceanside, NY 11572-9017	-					
Account No.		Claim was incurred for collection account.			X	
ComEd % Harvard Collection Serv 4839 N. Elston Ave. Chicago, IL 60630-2534	-					381.00
Account No. 2242351-301		Claim was incurred for services.		X		
Commonwealth Edison % Harvard Collection Svcs 4839 N. Elston Ave. Chicago, IL 60630-2534	-					186.00
Sheet no. 6 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			945.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 471213269900D		Claim was incurred for consumer goods.				
Cooking Club of America PO Box 3439 Minnetonka, MN 55343-2139	-		X			24.00
Account No.		Claim was incurred for consumer goods.				
Copley Newspapers PO Box 4340 Carol Stream, IL 60197-4340	-		X			78.00
Account No. 8426424909530		Claim was incurred for collection account.				
Country Door 1112 7th Ave. Monroe, WI 53566	-		X			369.00
Account No. 04LM2361		Claim was incurred for civil judgment.				
Countryside River Apts.	-		X			402.00
Account No.		Claim ws incurred for multiple accounts.				
Creditors' Discount & Audit PO Box 213 Streator, IL 61364	-		X			245.00
Sheet no. 7 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,118.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Claim was incurred for consumer goods.				
Cresthill Lock and Key 2421 Waterford Dr. Joliet, IL 60435	-		X			55.00
Account No. 1801597		Claim was incurred for collection account.		X		
Crossing Pointe 220 Hickory St. Warren, PA 16366-0002	-			X		157.00
Account No.		Claim was incurred for collection account.		X		
Crossing Pointe % Paragon Way 2101 W. Ben White B #103 Austin, TX 78704-7516	-			X		156.00
Account No. 1801597		Claim was incurred for consumer goods.		X		
Crossing Pointe 220 Hickory St. Warren, PA 16368-2000	-			X		150.00
Account No. 990600337		Claim was incurred for consumer goods.		X		
Cub Foods % Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606	-			X		423.00
Sheet no. <u>8</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			941.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 00020482		Claim was incurred for consumer goods.				
Cub Foods Security & Collections PO Box 3212 Lisle, IL 60532-7939	-			X		136.00
Account No.		Claim was incurred for services.		X		
Dependicare Home Health 1815 Gardner Rd. Maywood, IL 60153	-			X		98.00
Account No.		Claim was incurred for services.		X		
Dependicare Home Health % Rockford Mercantile Agency, Inc PO box 5847 Rockford, IL 61125-0847	-			X		312.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Dependicare Home Health-FMP/HMO 1815 Gardner Rd. Maywood, IL 60153	-			X		15.00
Account No. 19003541910369		Claim was incurred for consumer goods.		X		
Docs Drugs Ltd. % Telecheck Recovery Svcs 5251 Westheimer Houston, TX 77056	-			X		39.00
Sheet no. 9 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			600.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 6009760501281791		Claim was incurred for consumer goods.				
Dominicks Finer Foods % Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606	-			X		128.00
Account No. Multiple accounts		Claim was incurred for services.				
Dr. Edward Pocius PO Box 397 Channahon, IL 60410	-			X		70.00
Account No. Multiple accounts		Claim was incurred for services.				
E.N.T. Surgical Assoc. 3077 W. Jefferson Suite 206 Joliet, IL 60435	-			X		98.00
Account No. 80541		Claim was incurred for consumer goods.				
Eagle Food Centers, Inc. PO Box 6338 Rock Island, IL 61204-6338	-			X		646.00
Account No. 180100116770793		Claim was incurred for consumer goods.				
Easy Everyday Cooking Dept. 0053 Palatine, IL 60055-0053	-			X		38.00
Sheet no. 10 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			980.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 2264344413		Claim was incurred for consumer goods.				
Easy Everyday Cooking %Retrievel Masters Creditors Bureau 2269 S. SawMill River Rd. Bldg. 3 Elmsford, NY 10523	-			X		38.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Elsy Devassy, MD %Apple, Bloom & Carr Ltd. 551 Roosevelt Rd. #PMB-115 Glen Ellyn, IL 60137-5734	-			X		386.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Emergency Phys Pesi PO Box 2966 Joliet, IL 60436	-			X		468.00
Account No. 5770914926628183		Claim was incurred for consumer goods and services.		X		
FCNB Processing Center 9310 SW Gemini Dr. Beaverton, OR 97078-0001	-			X		452.00
Account No.		Claim was incurred for services.		X		
Ferrari Accounting Catherine T. Ferrari 285 S. Broadway Coal City, IL 60416	-			X		65.00
Sheet no. 11 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	1,409.00		

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 805010195575172-A		Claim was incurred for consumer goods.				
Fingerhut % Plaza Associates PO box 18008 Hauppauge, NY 11788-8808	-			X		282.00
Account No.		Claim was incurred for consumer goods.		X		
First Consumers Natl. Bank % Academy Collection Service Inc 10965 Decatur Rd. Philadelphia, PA 19154	-			X		497.00
Account No.		Claim was incurred for services.		X		
George E. De Phillips, MD, SC Neurological Surgery 2000 Glenwood Ave., Ste. 101 Joliet, IL 60435	-			X		175.00
Account No. GV1609213177		Claim was incurred for consumer goods.		X		
Gevalia Holmparken Square PO Box 5276 Clifton, NJ 07015-5276	-			X		55.00
Account No. 8426424909630		Claim was incurred for collection account.		X		
Ginny's 1112 7th Ave. Monroe, WI 53566-1364	-			X		414.00
Sheet no. 12 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,423.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. N1600364025871		Claim was incurred for consumer goods.				
Grolier Books % North Shore Agency, Inc. 751 Summa Ave. Westbury, NY 11590	-			X		140.00
Account No. 311057335		Claim ws incurred for consumer goods.		X		
Grolier Books Beginning Readers Program PO Box 1761 Danbury, CT 06816-1761	-			X		52.00
Account No. 04GL1722565405		Claim was incurred for consumer goods.		X		
Grolier Collectibles %Retrieval Masters Creditors Bureau 2269 S. SawMill River Rd. Blgd. 3 Elmsford, NY 10523	-			X		25.00
Account No.		Claim was incurred for collection account.				
Grundy Bank % Collection Professionals PO Box 416 La Salle, IL 61301-0416	-			X		572.00
Account No. 2875235547		Claim was incurred for balance due on account.				
Grundy Co. National Bank % Collection Professionals PO Box 416 La Salle, IL 61301	-			X		456.00
Sheet no. 13 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,245.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 3724300029		Claim was incurred for consumer goods.				
HCI Direct, Inc. % Retrieval Masters Creditors Bur. 2269 S. SawMill River Rd., Bldg. 3 Elmsford, NY 10523	-			X		20.00
Account No. Multiple accounts		Claimw was incurred for services.		X		
Health Service Systems PO Box 68 Joliet, IL 60434-0068	-			X		918.00
Account No. 560481GER01343C98		Claim was incurred for consumer goods.		X		
Heartland PO box 85025 Richmond, VA 23285-5025	-			X		29.00
Account No. 502333263		Claim was incurred for consumer goods.		X		
Heartland Customer Svc. 1450 E. Parham Rd. Richmond, VA 23280-0002	-			X		29.00
Account No.		Claim was incurred for balance due on account.		X		
Holmes Properties 1110 N. Cente4 St. Joliet, IL 60435	-			X		336.00
Sheet no. 14 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,332.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Claim was incurred for consumer goods.				
Jewel Food Stores, Inc. % Heller & Frisone, Ltd. 111 W. Washington St., Ste. 1650 Chicago, IL 60602	-		X			312.00
Account No. 6546293		Claim was incurred for consumer goods.	X			
Johnson Oil Company Inc. % Wexler & Wexler, Attys. 500 W. Madison St., Ste. 2910 Chicago, IL 60661-2587	-					73.00
Account No.		Claim was incurred for services.	X			
Joliet Public Library 150 N. Ottawa St. Joliet, IL 60432	-					27.00
Account No. Multiple accounts		Claim was incurred for services.				
Joliet Radiological Serv. Corp % CAB Services Inc. PO Box 933 Joliet, IL 60434	-		X			9.00
Account No. Multiple accounts		Claim was incurred for services.				
Joliet Radiological Svc Corp 2112 W. Jefferson St. Room 122 Joliet, IL 60435	-		X			227.00
Sheet no. <u>15</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				648.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Multiple accounts		Claim was incurred for services.				
Kurtz Ambulance Svc. Inc. PO Box 283 New Lenox, IL 60451	-			X		217.00
Account No.		Claim was incurred for consumer goods.		X		
Linda's Pizza-E % Check Brokerage Corp. PO Box 4064 Quincy, IL 62305-4064	-			X		36.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Loyola Univ Physician Fdn PO Box 98418 Chicago, IL 60693	-			X		28.00
Account No. 60481CDPRT34303		Claim was incurred for consumer goods.		X		
LTD Commodities PO Box 702 Bannockburn, IL 60015-0702	-			X		221.00
Account No.		Claim was incurred for collection account.		X		
MCI % LVNV Funding LLC PO Box 10497 Greenville, SC 29603-0584	-			X		50.00
Sheet no. <u>16</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			552.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. Multiple accounts		Claim was incurred for services.			X	
Medclr, Inc. % NCO Financial Systems PO Box 41418 Dept 12 Philadelphia, PA 19101	-					737.00
Account No. 01094110103653600		Claim was incurred for services.			X	
Mediaone 688 Industrial Dr. Elmhurst, IL 60126-1520	-					128.00
Account No.		Claim was incurred for multiple accounts.			X	
Michael R. Naughton PO Box 10 Manhattan, IL 60442	-					245.00
Account No. 8426424909550		Claim was incurred for collection account.			X	
Midnight Velvet 1112 7th Ave. Monroe, WI 53566-1364	-					430.00
Account No. 8426424909110		Claim was incurred for collection account.			X	
Monroe & Main 1112 7th Ave. Monroe, WI 53566-1364	-					440.00
Sheet no. <u>17</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,980.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Claim was incurred for collection account.				
Monroe Main % Tri State Adjustments In 3439 East Ave. S La Crosse, WI 54601-7241	-			X		434.00
Account No.		Claim was incurred for balance due on repossession		X		
National Autop Credit Inc. 30000 Aurora Rd. Solon, OH 44139	-					5,215.00
Account No. 031118C0000280		Claim was incurred for consumer goods.		X		
New Lenox State Bank %National Revenue Corp. 2323 Lake Club Dr. Columbus, OH 43232	-					238.00
Account No.		Claim was incurred for balance due on account.		X		
New Lenox State Bank % National Revenue Corp. 2323 Lake Club Dr. Columbus, OH 43232	-					238.00
Account No. 5770914926628183		Claim was incurred for collection account.		X		
Newport News Card Processing Center PO Box 9204 Old Bethpage, NY 11804	-					496.00
Sheet no. <u>18</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			6,621.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 15710321030		Claim was incurred for services.				
Nicor Gas %Risk Management Alternatives PO Box 105411 Atlanta, GA 30348	-			X		311.00
Account No. 0612071741		Claim was incurred for services.		X		
Nicor Gas % CB Accounts Inc. PO Box 1289 Peoria, IL 61654-1289	-			X		311.00
Account No. 0612071741		Claim was incurred for balance due on account.		X		
Nicor Gas Company % Asset Acceptance LLC PO Box 2036 Warren, MI 48090-2036	-			X		376.00
Account No. 6LM163		Claim was incurred for civil judgment.				
Panagiotaras Pete	-			X		2,220.00
Account No.		Claim was incurred for subscription.				
Parenting Magazine % North Shore Agency, Inc. 751 Summa Ave Westbury, NY 11590	-			X		15.00
Sheet no. 19 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,233.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 386204		Claim was incurred for loan.				
Payday Loan Store % CCS 5340 N Clark St Chicago, IL 60640	-			X		140.00
Account No. Multiple accounts		Claim was incurred for services.				
Pesi Emergency Phys. % IMBS PO Box 189053 Plantation, FL 33318-9975	-			X		245.00
Account No.		Claim was incurred for services.				
Pesi Emergency Physicians PO Box 2966 Joliet, IL 60436	-			X		523.00
Account No.		Claim was incurred for services.				
Peterson & Whitley, Attys at Law 704 Desplaines St. PO Box 6 Plainfield, IL 60544	-			X		253.00
Account No. Multiple accounts		Claim was incurred for services.				
Provena Service Corp. PO box 2921 Bedford Park, IL 60499	-			X		100.00
Sheet no. 20 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		1,261.00	

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Claim was incurred for consumer goods.				
Publishers Clearing House PO Box 400439 Des Moines, IA 50340-0439	-		X			132.00
Account No. N1201201001261		Claim was incurred for consumer goods.				
Quality Paperback Club % North Shore Agency 751 Summa Ave. Westbury, NY 11590	-		X			104.00
Account No. 0405679515		Claim was incurred for consumer goods.				
Quick Cooking PO Box 992 Greendale, WI 53192-0992	-		X			40.00
Account No. 71345595239236002		Claim was incurred for consumer goods.				
Reader Service PO Box 9025 Buffalo, NY 14269-9025	-		X			14.00
Account No. 00108482209		Claim was incurred for consumer goods.				
Reader's Digest Pleasantville, NY 10572	-		X			24.00
Sheet no. <u>21</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			314.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Multiple accounts		Claim was incurred for services.				
Riverside Comm. Health Ctr. 135 S. LaSalle Dept. 2156 Chicago, IL 60674-0001	-			X		108.00
Account No.		Claim was incurred for services.				
Riverside Community Health Ctr. 135 S. LaSalle Dept. 2156 Chicago, IL 60674-4177	-			X		108.00
Account No. PAIL027108		claim was incurred for balance due on account.				
Rockford Mutual Ins. Co. PO Box 5626 Rockford, IL 61125	-			X		102.00
Account No. Multiple accounts		Claim was incurred for services.				
Rush-Pediatric Medical Svc Plan 630 S. Hermitage Kidston Building, Ste. 605 Chicago, IL 60612	-			X		300.00
Account No. 8426424909570		Claim was incurred for collection account.				
Seventh Avenue 1112 7th Ave. Monroe, WI 53566-1364	-			X		423.00
Sheet no. 22 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,041.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		Claim was incurred for balance due on account.		X		
Sherman's Travel % National Credit Audit Corporation 8512 Allen Rd. Peoria, IL 61615	-					10.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Silver Cross Hospital % OSI Collection Svcs. PO Box 959 Brookfield, WI 53008	-					774.00
Account No.		Claim was incurred for services.		X		
St. Joseph Family Health Centers % Sacor Systems Coll. Agency 2175 W. Oneida Joliet, IL 60435	-					112.00
Account No.		Claim was incurred for services.		X		
St. Joseph Hospital-Joliet % Knepper And Moga PC Attys at Law 322 S. Green St., Ste. 508 Chicago, IL 60607	-					2,035.00
Account No.		Claim was incurred for services.		X		
St. Joseph Medical Center % Sacor Systems Coll Agency 2175 W. Oneida Joliet, IL 60435	-					124.00
Sheet no. 23 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,055.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. 842642490984A		Claim was incurred for collection account.				
Swiss Colony 1112 7th Ave. Monroe, WI 53566-1364	-			X		375.00
Account No. 200037880		Claim was incurred for balance due on account.		X		
TCF National Bank % Heller & Frisone, Ltd. 33 N. LaSalle St. Ste. 1200 Chicago, IL 60602	-			X		164.00
Account No. 3799021370042		Claim was incurred for consumer goods.		X		
Telecheck Services, Inc. % Coldata, Inc. 1979 Marcus Ave., Ste. 1000 Lake Success, NY 11042	-			X		149.00
Account No.		Claim ws incurred for balance due on account.		X		
Theresa Johnson, LCSW 800 W. Fifth Ave. 101D Naperville, IL 60563	-			X		60.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Timberline Animal Hosp. % J & J Collections, Inc. 169 N. Ottawa, Ste.316 Joliet, IL 60432	-			X		329.00
Sheet no. 24 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,077.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 0921073181711097		Claim was incurred for consumer goods.			X	
Time Life 1450 E. Parham Rd. Richmond, VA 23280	-					38.00
Account No. 560433GERSR406R95		Claim was incurred for consumer goods.		X		
time Life Music % Central Credit Control PO Box 988 Harrisburg, PA 17108-0988	-				X	38.00
Account No. 390724GE\$03431091		Claim was incurred for consumer goods.			X	
TPG PO Box 56861 Boulder, CO 80322-6861	-				X	15.00
Account No.		Claim was incurred for multiple accounts.			X	
Tri-State Adjustments PO Box 3219 La Crosse, WI 54602-3219	-				X	2,072.00
Account No. 06244		Claim was incurred for balance due on account.			X	
U S Postal Service % OSI Collection Svcs PO Box 7525 Dublin, OH 43017-2590	-				X	2,481.00
Sheet no. 25 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,644.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 4405-6002-0017-7327		Claim was incurred for consumer goods & services.			X	
United Credit Nat'l Bank % Genesis Financial Solutions, Inc. PO Box 2735 Harker Heights, TX 76548	-					384.00
Account No. 4405-6103-1005-8721		Claim was incurred for consumer goods and services.		X		
United Credit National Bank PO Box 1229 Sioux Falls, SD 57101	-				X	407.00
Account No. 4405-6002-0017-7327		Claim was incurred for consumer goods and services.			X	
United Credit National Bank AFCA PO Box 1229 Sioux Falls, SD 57101-1229	-				X	384.00
Account No. 328748469		Claim was incurred for consumer goods.			X	
United States Postal Svc. Attn: Receivable Sect. Acctng. Svc. Ctr 2825 Lone Oak Pkwy Eagan, MN 55121-9612	-				X	1,093.00
Account No.		Claim was incurred for subscription.			X	
US Weekly PO Box 8353 Red Oak, IA 51591-1253	-				X	46.00
Sheet no. 26 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,314.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 39460509701801N		Claim was incurred for consumer goods.			X	
Walgreens % CRA Security Systems PO Box 67555 Harrisburg, PA 17106-7555	-					99.00
Account No. Multiple accounts		Claim was incurred for services.		X		
Wausau Hospital Center % Badger Creditors, Inc. 1500 Merrill Ave. Wausau, WI 54402	-				X	74.00
Account No. Multiple accounts		Claim was incurred for services.			X	
Will Co. Health Dept./Chc 501 Ella Ave Joliet, IL 60433	-				X	24.00
Account No.		Claim was incurred for collection account.			X	
Wilmington Comm Health Center % Creditors Collection PO Box 63 Kankakee, IL 60901-0063	-				X	107.00
Account No.		Claim was incurred for services.			X	
Wilmington Comm. Health Center % Creditors Collection Bureau Inc. 755 Almar Parkway Bourbonnais, IL 60914	-				X	108.00
Sheet no. 27 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			412.00

In re **Christina M Guerra**

Case No. _____

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. Multiple accounts		Claim was incurred for services.				
Wilmington Fire Protection Dist. PO Box 438495 Chicago, IL 60643	-			X		420.00
Account No.		Claim was incurred for consumer goods.		X		
Wilmington Super Value % J & J Collections, Inc. 168 N. Ottawa, Ste. 316 Joliet, IL 60432	-					169.00
Account No.		Claim was incurred for collection account.		X		
Windstream % Asset Acceptance PO Box 2036 Warren, MI 48090-2036	-					237.00
Account No. Multiple accounts		Claim was incurred for services.				
Womens Health Consultant 33487 Terasury Center Chicago, IL 60694-3400	-			X		175.00
Account No.						
Sheet no. <u>28</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,001.00
		Total (Report on Summary of Schedules)				46,257.00

In re Christina M Guerra, Case No. _____
Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

Christina M Guerra

Case No. _____

Debtor

SCHEDEUL H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

In re Christina M Guerra

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Divorced	Son	8 Years
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Disabled	
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
 b. Insurance
 c. Union dues
 d. Other (Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
 8. Income from real property
 9. Interest and dividends
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
 11. Social security or government assistance
 (Specify): Social Security Disability

\$ <u>0.00</u>	\$ <u>N/A</u>

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

13. Other monthly income

\$ <u>110.00</u>	\$ <u>N/A</u>
\$ <u>337.00</u>	\$ <u>N/A</u>

(Specify): Food Stamps
Son's Social Security

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>1,426.00</u>	\$ <u>N/A</u>
--------------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>1,426.00</u>	\$ <u>N/A</u>
--------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

\$ <u>1,426.00</u>

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Christina M Guerra

Case No. _____

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>600.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>
b. Is property insurance included?	Yes <u> </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <u>0.00</u>
b. Water and sewer	\$ <u>0.00</u>
c. Telephone	\$ <u>110.00</u>
d. Other <u> </u>	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
4. Food	\$ <u>360.00</u>
5. Clothing	\$ <u>40.00</u>
6. Laundry and dry cleaning	\$ <u>0.00</u>
7. Medical and dental expenses	\$ <u>0.00</u>
8. Transportation (not including car payments)	\$ <u>120.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>80.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>25.00</u>
e. Other <u> </u>	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u> </u>	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other <u> </u>	\$ <u>0.00</u>
c. Other <u> </u>	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Cleaning supplies</u> Other <u> </u>	\$ <u>60.00</u> \$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>1,395.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>1,426.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>1,395.00</u>
c. Monthly net income (a. minus b.)	\$ <u>31.00</u>

**United States Bankruptcy Court
Northern District of Illinois**

In re Christina M Guerra

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 42 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date January 18, 2008Signature /s/ Christina M Guerra
Christina M Guerra
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

In re Christina M Guerra

Debtor(s)

Case No.

Chapter

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>400.00</u>
Prior to the filing of this statement I have received.....	\$ <u>400.00</u>
Balance Due.....	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: January 18, 2008/s/ Stephen J. West, Atty.Stephen J. West, Atty. 02989794

Stephen J. West
628 Columbus Dr.
Rm. 102
Ottawa, IL 61350
815-434-7250 Fax: 815-434-0951

United States Bankruptcy Court
Northern District of Illinois

In re **Christina M Guerra**

Debtor(s)

Case No.
Chapter

7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NONE-					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date **January 18, 2008**

Signature **/s/ Christina M Guerra**

Christina M Guerra
Debtor

**United States Bankruptcy Court
Northern District of Illinois**

In re Christina M Guerra

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 143

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: January 18, 2008

/s/ Christina M Guerra

Christina M Guerra

Signature of Debtor

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Stephen J. West, Atty. 02989794

Printed Name of Attorney

Address:

628 Columbus Dr.

Rm. 102

Ottawa, IL 61350

815-434-7250

X /s/ Stephen J. West, Atty.

Signature of Attorney

January 18, 2008

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Christina M Guerra

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X /s/ Christina M Guerra

Signature of Debtor

January 18, 2008

Date

X

Signature of Joint Debtor (if any)

Date

A-Beep
452 N. Chicago St.
Joliet, IL 60432-1749

Alex Spadoni, MD
210 N Hammes Ave
Suite #108
Joliet, IL 60435

America Online
GPO
PO Box 29593
New York, NY 10087-9593

American Credit Educators % ACE
2000 S Colorado Blvd
Tower One Suite 3300
Denver, CO 80222

American Fair Credit Assoc.
3190 S. Wadsworth Blvd.
Suite 100
Denver, CO 80227

Ameritech
PO Box 4520
Carol Stream, IL 60197

Ameritech Consumer Svcs.
% McAllister & Assoc. Inc.
PO Box 59067
Schaumburg, IL 60159-0067

Ameritech FACC Illinois
% Collecto/Credit Pac
PO Box 608
Tinley Park, IL 60477-0068

Associated Pathologists of Joliet
330 Madison St.
Ste. 200A
Joliet, IL 60435

Associated Radiologists Joliet
P.O. Box 3837
Springfield, IL 62708

At Home Professions
% Oxford Mgmt. Services
CS 9018
Melville, NY 11747

Axsys National Bank
P.O. Box 2900
Saint Cloud, MN 56395

Bestbank
PO Box 3875
Abilene, TX 79604-3875

Bestbank
PO Box 3875
Abilene, TX 79604-3875

Big Lots
% United Creditors Alliance Corp.
670 Morrison Rd.
Gahanna, OH 43230

Blair Corporation
220 Hickory St.
Warren, PA 16365

Blair Credit Servcies
307 Liberty St.
Warren, PA 16366

Blockbuster Video-17230
1800 W. Jefferson St.
Joliet, IL 60435-6616

BMG Music Service
P.O. Box 91545
Indianapolis, IN 46291

Book of the Month Club
% North Shore Agency
PO Box 8901
Westbury, NY 11590-8901

Capital One F.S.B.
PO Box 34631
Seattle, WA 98124-1631

Cardiology Interpretation II
PO box 432
Channahon, IL 60410-0432

Casey's General Store
25250 W. Eames St.
Channahon, IL 60410

Casey's General Store
% Trac-A-Chec, Inc.
PO Box 2764
Davenport, IA 52809-2764

Casey's General Stores
% CRA Security Systems
PO Box 67555
Harrisburg, PA 17106-7555

Central Professional Grp
210 N Hammes
Suite 103
Joliet, IL 60435

Checkcare Systems
PO Box 1542
Homewood, IL 60430

Chicago Sun Times Circulation
% Biehl & Biehl
P O Box 87410
Carol Stream, IL 60188-7410

Chicago Tribune
% Merchants' Credit Guide Co.
223 W. Jackson Blvd.
Chicago, IL 60606

Cigarettes Cheaper
% Law Offices of Paul R. Stassinos
PO Box 2240
Fair Oaks, CA 95628

City of Joliet
Parking Meter Bureau
150 W. Jefferson St.
Joliet, IL 60432

Columbia House % Dymacol
3070 Lawson Blvd.
PO Box 9017
Oceanside, NY 11572-9017

ComEd
% Harvard Collection Serv
4839 N. Elston Ave.
Chicago, IL 60630-2534

Commonwealth Edison
% Harvard Collection Svcs
4839 N. Elston Ave.
Chicago, IL 60630-2534

Cooking Club of America
PO Box 3439
Minnetonka, MN 55343-2139

Copley Newspapers
PO Box 4340
Carol Stream, IL 60197-4340

Country Door
1112 7th Ave.
Monroe, WI 53566

Countryside River Apts.

Creditors' Discount & Audit
PO Box 213
Streator, IL 61364

Cresthill Lock and Key
2421 Waterford Dr.
Joliet, IL 60435

Crossing Pointe
220 Hickory St.
Warren, PA 16366-0002

Crossing Pointe
% Paragon Way
2101 W. Ben White B #103
Austin, TX 78704-7516

Crossing Pointe
220 Hickory St.
Warren, PA 16368-2000

Cub Foods
% Merchants' Credit Guide Co.
223 W. Jackson Blvd.
Chicago, IL 60606

Cub Foods Security & Collections
PO Box 3212
Lisle, IL 60532-7939

Dependicare Home Health
1815 Gardner Rd.
Maywood, IL 60153

Dependicare Home Health
% Rockford Mercantile Agency, Inc
PO box 5847
Rockford, IL 61125-0847

Dependicare Home Health-FMP/HMO
1815 Gardner Rd.
Maywood, IL 60153

Docs Drugs Ltd.
% Telecheck Recovery Svcs
5251 Westheimer
Houston, TX 77056

Dominicks Finer Foods
% Merchants' Credit Guide Co.
223 W. Jackson Blvd.
Chicago, IL 60606

Dr. Edward Pocius
PO Box 397
Channahon, IL 60410

E.N.T. Surgical Assoc.
3077 W. Jefferson
Suite 206
Joliet, IL 60435

Eagle Food Centers, Inc.
PO Box 6338
Rock Island, IL 61204-6338

Easy Everyday Cooking
Dept. 0053
Palatine, IL 60055-0053

Easy Everyday Cooking
%Retrievel Masters Creditors Bureau
2269 S. SawMill River Rd. Bldg. 3
Elmsford, NY 10523

Elsy Devassy, MD
%Apple, Bloom & Carr Ltd.
551 Roosevelt Rd. #PMB-115
Glen Ellyn, IL 60137-5734

Emergency Phys Pesi
PO Box 2966
Joliet, IL 60436

FCNB Processing Center
9310 SW Gemini Dr.
Beaverton, OR 97078-0001

Ferrari Accounting
Catherine T. Ferrari
285 S. Broadway
Coal City, IL 60416

Fingerhut
% Plaza Associates
PO box 18008
Hauppauge, NY 11788-8808

First Consumers Natl. Bank
% Academy Collection Service Inc
10965 Decatur Rd.
Philadelphia, PA 19154

George E. De Phillips, MD, SC
Neurological Surgery
2000 Glenwood Ave., Ste. 101
Joliet, IL 60435

Gevalia
Holmparken Square
PO Box 5276
Clifton, NJ 07015-5276

Ginny's
1112 7th Ave.
Monroe, WI 53566-1364

Grolier Books
% North Shore Agency, Inc.
751 Summa Ave.
Westbury, NY 11590

Grolier Books
Beginning Readers Program
PO Box 1761
Danbury, CT 06816-1761

Grolier Collectibles
% Retrieval Masters Creditors Bureau
2269 S. SawMill River Rd. Blgd. 3
Elmsford, NY 10523

Grundy Bank
% Collection Professionals
PO Box 416
La Salle, IL 61301-0416

Grundy Co. National Bank
% Collection Professionals
PO Box 416
La Salle, IL 61301

HCI Direct, Inc.
% Retrieval Masters Creditors Bur.
2269 S. SawMill River Rd., Bldg. 3
Elmsford, NY 10523

Health Service Systems
PO Box 68
Joliet, IL 60434-0068

Heartland
PO box 85025
Richmond, VA 23285-5025

Heartland Customer Svc.
1450 E. Parham Rd.
Richmond, VA 23280-0002

Holmes Properties
1110 N. Cente4 St.
Joliet, IL 60435

Jewel Food Stores, Inc.
% Heller & Frisone, Ltd.
111 W. Washington St., Ste. 1650
Chicago, IL 60602

Johnson Oil Company Inc.
% Wexler & Wexler, Attys.
500 W. Madison St., Ste. 2910
Chicago, IL 60661-2587

Joliet Public Library
150 N. Ottawa St.
Joliet, IL 60432

Joliet Radiological Serv. Corp
% CAB Services Inc.
PO Box 933
Joliet, IL 60434

Joliet Radiological Svc Corp
2112 W. Jefferson St.
Room 122
Joliet, IL 60435

Kurtz Ambulance Svc. Inc.
PO Box 283
New Lenox, IL 60451

Linda's Pizza-E
% Check Brokerage Corp.
PO Box 4064
Quincy, IL 62305-4064

Loyola Univ Physician Fdn
PO Box 98418
Chicago, IL 60693

LTD Commodities
PO Box 702
Bannockburn, IL 60015-0702

MCI
% LVNV Funding LLC
PO Box 10497
Greenville, SC 29603-0584

Medclr, Inc.
% NCO Financial Systems
PO Box 41418 Dept 12
Philadelphia, PA 19101

Mediaone
688 Industrial Dr.
Elmhurst, IL 60126-1520

Michael R. Naughton
PO Box 10
Manhattan, IL 60442

Midnight Velvet
1112 7th Ave.
Monroe, WI 53566-1364

Monroe & Main
1112 7th Ave.
Monroe, WI 53566-1364

Monroe Main
% Tri State Adjustments In
3439 East Ave. S
La Crosse, WI 54601-7241

National Autop Credit Inc.
30000 Aurora Rd.
Solon, OH 44139

New Lenox State Bank
%National Revenue Corp.
2323 Lake Club Dr.
Columbus, OH 43232

New Lenox State Bank
% National Revenue Corp.
2323 Lake Club Dr.
Columbus, OH 43232

Newport News
Card Processing Center
PO Box 9204
Old Bethpage, NY 11804

Nicor Gas
%Risk Management Alternatives
PO Box 105411
Atlanta, GA 30348

Nicor Gas
% CB Accounts Inc.
PO Box 1289
Peoria, IL 61654-1289

Nicor Gas Company
% Asset Acceptance LLC
PO Box 2036
Warren, MI 48090-2036

Panagiotaras Pete

Parenting Magazine
% North Shore Agency, Inc.
751 Summa Ave
Westbury, NY 11590

Payday Loan Store
% CCS
5340 N Clark St
Chicago, IL 60640

Pesi Emergency Phys.
% IMBS
PO Box 189053
Plantation, FL 33318-9975

Pesi Emergency Physicians
PO Box 2966
Joliet, IL 60436

Peterson & Whitley, Attys at Law
704 Desplaines St.
PO Box 6
Plainfield, IL 60544

Provena Service Corp.
PO box 2921
Bedford Park, IL 60499

Publishers Clearing House
PO Box 400439
Des Moines, IA 50340-0439

Quality Paperback Club
% North Shore Agency
751 Summa Ave.
Westbury, NY 11590

Quick Cooking
PO Box 992
Greendale, WI 53192-0992

Reader Service
PO Box 9025
Buffalo, NY 14269-9025

Reader's Digest
Pleasantville, NY 10572

Riverside Comm. Health Ctr.
135 S. laSalle Dept. 2156
Chicago, IL 60674-0001

Riverside Community Health Ctr.
135 S. LaSalle Dept. 2156
Chicago, IL 60674-4177

Rockford Mutual Ins. Co.
PO Box 5626
Rockford, IL 61125

Rush-Pediatric Medical Svc Plan
630 S. Hermitage
Kidston Building, Ste. 605
Chicago, IL 60612

Seventh Avenue
1112 7th Ave.
Monroe, WI 53566-1364

Sherman's Travel
% National Credit Audit Corporatipm
8512 Allen Rd.
Peoria, IL 61615

Silver Cross Hospital
% OSI Collection Svcs.
PO Box 959
Brookfield, WI 53008

St. Joseph Family Health Centers
% Sacor Systems Coll. Agency
2175 W. Oneida
Joliet, IL 60435

St. Joseph Hospital-Joliet
% Knepper And Moga PC Attys at Law
322 S. Green St., Ste. 508
Chicago, IL 60607

St. Joseph Medical Center
% Sacor Systems Coll Agency
2175 W. Oneida
Joliet, IL 60435

Swiss Colony
1112 7th Ave.
Monroe, WI 53566-1364

TCF National Bank
% Heller & Frisone, Ltd.
33 N. LaSalle St. Ste. 1200
Chicago, IL 60602

Telecheck Services, Inc.
% Coldata, Inc.
1979 Marcus Ave., Ste. 1000
Lake Success, NY 11042

Theresa Johnson, LCSW
800 W. Fifth Ave.
101D
Naperville, IL 60563

Timberline Animal Hosp.
% J & J Collections, Inc.
169 N. Ottawa, Ste.316
Joliet, IL 60432

Time LIfe
1450 E. Parham Rd.
Richmond, VA 23280

time Life Music
% Central Credit Control
PO Box 988
Harrisburg, PA 17108-0988

TPG
PO Box 56861
Boulder, CO 80322-6861

Tri-State Adjustments
PO Box 3219
La Crosse, WI 54602-3219

U S Postal Service
% OSI Collection Svcs
PO Box 7525
Dublin, OH 43017-2590

United Credit Nat'l Bank
% Genesis Financial Solutions, Inc.
PO Box 2735
Harker Heights, TX 76548

United Credit National Bank
PO Box 1229
Sioux Falls, SD 57101

United Credit National Bank AFCA
PO Box 1229
Sioux Falls, SD 57101-1229

United States Postal Svc. Attn:
Receivable Sect. Acctng. Svc. Ctr
2825 Lone Oak Pkwy
Eagan, MN 55121-9612

US Weekly
PO Box 8353
Red Oak, IA 51591-1253

Walgreens
% CRA Security Systems
PO Box 67555
Harrisburg, PA 17106-7555

Wausau Hospital Center
% Badger Creditors, Inc.
1500 Merrill Ave.
Wausau, WI 54402

Will Co. Health Dept./Chc
501 Ella Ave
Joliet, IL 60433

Wilmington Comm Health Center
% Creditors Collection
PO Box 63
Kankakee, IL 60901-0063

Wilmington Comm. Health Center
% Creditors Collection Bureau Inc.
755 Almar Parkway
Bourbonnais, IL 60914

Wilmington Fire Protection Dist.
PO Box 438495
Chicago, IL 60643

Wilmington Super Value
% J & J Collections, Inc.
168 N. Ottawa, Ste. 316
Joliet, IL 60432

Windstream
% Asset Acceptance
PO Box 2036
Warren, MI 48090-2036

Womens Health Consultant
33487 Terasury Center
Chicago, IL 60694-3400